

PATENT

Paper No.

File: GRAFF-US-04

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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Inventor : GRAFF, Richard, A.  
Serial No. : 10/580,083  
Confirmation No. : 6893  
Filed : 19 November 2004  
For : COMPUTER CONTROL OF NON-DEBT FUNDING  
SYSTEM FOR HOME FINANCE  
Art Unit : 3629  
Examiner : VIG, Naresh

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MS: No Fee Amendment  
Honorable Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**TRANSMITTAL LETTER**

S I R :

Transmitted herewith for filing in the above-identified patent application is the following:

1. Second Preliminary Amendment;
2. Petition to Accept an Unintentionally Delayed Claim Under 35 U.S.C. 120;
3. Request for Corrected Filing Receipt;
4. Filing Receipt dated January 9, 2008, with corrections thereon in red ink.
5. Application Data Sheet; and
6. Substitute Specification-Clean Version pages 1-99.

**APPLICANT CLAIMS SMALL ENTITY STATUS.** The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,



Date: 14 October 2010

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Peter K. Trzyna  
(Reg. No. 32,601)  
(Customer No. 28710)

P.O. Box 7131  
Chicago, IL 60680-7131  
(312) 240-0824